

1 A bill to be entitled
 2 An act relating to prohibited property insurance
 3 practices; creating s. 455.2278, F.S.; providing
 4 grounds for the discipline of licensees of various
 5 professions and occupations regulated by the
 6 Department of Business and Professional Regulation;
 7 providing an effective date.

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 9 Be It Enacted by the Legislature of the State of Florida:

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 11 Section 1. Section 455.2278, Florida Statutes, is created
 12 to read:

13 455.2278 Prohibited property insurance practices.—A
 14 licensee commits a violation for which the disciplinary actions
 15 specified in s. 455.227(2) may be taken if the licensee:

16 (1) Directly or indirectly offers, delivers, receives, or
 17 accepts any compensation, inducement, or reward for the referral
 18 of any business for which property insurance proceeds are
 19 payable.

20 (2) Interprets or advises an insured regarding coverages
 21 or duties under the insured's property insurance policy or
 22 adjusts a property insurance claim on behalf of the insured,
 23 unless the licensee holds an unencumbered license as a public
 24 adjuster pursuant to part VI of ch. 626.

25 (3) Fails to provide an insured with a detailed, itemized
 26 estimate of the cost of services and materials to be provided

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27 | for repairs undertaken pursuant to a property insurance claim
28 | before the agreement authorizing such repairs is executed.

29 | Section 2. This act shall take effect July 1, 2016.